

Abstract

A system for facilitating payment to a party not having an account with a financial institution, including: a payments facilitator; and at least one account established by the payments facilitator with at least one financial institution. When a payer 5 sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates one of the at least one accounts to the party and links the allocated account with a unique identifier assigned to the party. Payment is thereafter made by the payer to the allocated account. Preferably, the payment is an electronic payment. In a further arrangement of the 10 invention there is a system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier that can include the system already described.